



Long Term Care Planning Resources

Working to ensure all citizens in Washington State have the information and support they need to lead independent lives for as long as possible.

Help is available in Washington State

There is a wealth of information, resources, and support available to help you continue to stay active and independent throughout your life.

Here is a small sampling of resources to get you started with more information and support on:

- Financial planning to pay for long term care.
- Estate planning and advance directives.
- Finding local services or resources if help with care is needed now.

Financial Planning

Financial Planning to Pay for Long Term Care

Having a financial plan to help pay for your care in the future can help you preserve your savings and peace of mind.

Long term care is paid for privately (out of pocket) or through insurance. Often, it is a combination of both.

Finding a financial planner

The following national organizations supply lists of financial planners by zip code or city. Call them or use their website to find a financial planner where you live.

- National Association of Personal Financial Planners
800-366-2732 or www.napfa.com
- The Financial Planning Association
800-322-4237 or www.fpanet.org
- The American Institute of CPAs
888-999-9256 or www.cpapfs.org

Make sure the person is properly licensed and does not have complaints or disciplinary problems filed against him or her or the firm. Contact the **National Association of Securities Dealer's** (NASD) BrokerCheck Hotline at **(800) 289-9999** or visit the website **www.nasd.com** to find out this information.

**Insurance
Options**

Exploring Insurance Options

Long Term Care Insurance

The **Washington State Office of the Insurance Commissioner** has several helpful publications and tools to help you plan and compare different long term care insurance options. Visit their website at www.insurance.wa.gov or call **1-800-562-6900** and ask for an information packet on long term care insurance.

The **Statewide Health Insurance Benefits Advisors (SHIBA) HelpLine** is a free, state-wide network of trained volunteers who can help you sort through and understand your rights and options regarding health insurance.

To find a volunteer in your area, call the 24-hour, toll-free referral hot line at **1-800-562-6900** or **TDD 1-360-586-0241** or visit the website at www.insurance.wa.gov and click on “SHIBA HelpLine”.

**Senior
Information
and
Assistance**

Senior Information and Assistance (I&A), part of your local Area Agency on Aging (AAA), is a free information and referral service for adults age 60 and older and family and friends helping care for the older adult. I & A can help you:

- Understand your health care insurance and prescription drug options.
- Plan, find, and get care services or access to local programs (transportation, meals, housekeeping, personal care).
- Explore options for paying for long term care and review eligibility for benefits.
- Sort through legal issues (setting up advance directives, estate planning) and make referrals for legal advice if necessary.

To find your local I & A office, visit the AAA website at www.agingwashington.org and click on “local AAAs” or look for the AAA office in the yellow pages of your telephone book under “Senior Services”.

Medicare

Medicare is a government health insurance program for people 65 and over, some people under the age of 65 with disabilities, and people of any age living with permanent kidney failure. Medicare pays for very limited long-term care services.

Contact your local **Social Security Administration (SSA)** office to get a Medicare application or more information about the program. Call **1-800-772-1213** or visit the website www.socialsecurity.gov to find your local office.

Medicaid

Medicaid is a government health insurance program available to people with very limited income and resources.

Contact your local Department of Social and Health Services **Home and Community Services** (HCS) office in the county where the person lives to apply for Medicaid.

To find your local HCS office, visit the website www.adsa.dshs.wa.gov and click on “local services”, call **1-800-422-3263** or (TTY) **1-877-905-0454** and ask, or look in the state government pages of your telephone book under Home and Community Services.

Other Resources to Help Pay for Care

Benefits CheckUp (BCU) is a comprehensive, free, online service to screen for federal, state, and some local public and private benefits for adults ages 55 and over. BCU can help you connect to programs that help pay for prescription drugs, health care, utilities, and other needs. You will get a detailed description of the programs, contacts for additional information, and materials to help successfully apply for each. Visit the website at www.benefitscheckup.org.

People who have served in the military and their families should contact the **Washington State Department of Veterans Affairs** (DVA) for information on what health, pharmacy, and long term care benefits may be available. Call **1-800-562-2308** or visit the website www.dva.wa.gov.

Your local I & A is another resource to help you know what additional benefits may be available to you. See the Senior I & A listing under “Exploring Your Insurance Options” for local contact information.

Estate Planning

Estate Planning and Advance Directives

The **Washington LawHelp** website provides legal education materials, tools, and in some cases detailed instructions and forms, on a number of legal issues regarding estate planning. Visit the website at www.washingtonlawhelp.org/WA. The information is also available in several different languages.

The **Washington State Bar Association** website also has information on estate planning and elder law. Visit the website at www.wsba.org and click on “For the Public” and “Consumer Info” for a listing of a variety of estate planning and other legal topics.

The **Washington State Medical Association** has several helpful booklets answering questions and supplying standardized forms for advance directives (living wills, durable power of attorney for health care, do not resuscitate orders). Visit their website at www.wsma.org and click on “For Our Patients” and then “Patient Brochures”.

Your local I & A can also help you understand your options and make referrals for legal advice. See the Senior I & A listing under “Exploring Your Insurance Options” for local contact information.

Finding Legal Advice

Finding Legal Advice

Coordinated Legal Education Advice and Referral (CLEAR) is a program of the Northwest Justice Project which helps low-income people in Washington with legal information and referrals. CLEAR Senior is a similar service for anyone who is 60 or older regardless of income level.

Call CLEAR toll-free at **1-888-201-1014** or (TTY)**1-888-201-9737**. Call CLEAR Senior at **1-888-387-7111**. Both programs operate between 9:30 am and 12:30 pm Monday through Friday and Tuesdays from 4 pm to 6:30 pm.

The **Washington State Bar Association** website also has a lawyer referral service. Visit the website at www.wsba.org/atj/contact/lawref.htm.

Finding Local Services

Finding Local Services to Help with Care

The types of care (services and programs) available for an adult are different in each community. Who to contact about available services locally depends on where the person who needs the care lives and whether or not state funding is needed.

Adults 60 and older should contact the local I & A office. See the Senior I & A listing under “Exploring Your Insurance Options” for local contact information. Adults who need Medicaid, or other state funding, should contact the local HCS office. Look under “Medicaid” for contact information for HCS offices.

The **Department of Social and Health Services Aging and Disability Services Administration (ADSA)** is the state agency responsible for helping seniors and adults with disabilities gain access to needed services and support. ADSA also provides services to people of all ages with developmental disabilities.

The **ADSA website** has been designed to help you quickly understand how to find and get care services in your home.

The **ADSA website** can also help you learn more about:

- Residential care housing options and how to find them for a person who can no longer live at home.
- State, federal, and local resources that help pay for care and prescription drugs.
- Information, resources, and programs for people who are caring for a loved one (caregivers).
- More resources and links to help you with long term care planning.
- Tips and resources on healthy aging.

www.adsa.dshs.wa.gov

